



Army Benefits Center-Civilian



FERS Overview

Civilian Soldiers Supporting America's Soldiers

Updated 5/2/07

INTRODUCTION

ABC-C MISSION: Provide a full range of benefit & entitlement services to all Department of Army serviced employees through a centralized automated center.

ABC-C SERVICES: Provide advisory services and processes transactions for:

Federal Employees Health Benefits (FEHB)
Federal Employees' Group Life Insurance (FEGLI)
Thrift Savings Plan (TSP)
Retirement (FERS & CSRS)
Survivorship (Death Claim Processing)

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ABC-C AUTOMATED SYSTEMS

EBIS - Web Based

- **Customer-friendly**
- **Available 24 hours a day**
- **Secure site**
- **Ability to read at convenience**
- **Ability to print screens of information**
- **Can process benefits transaction without counselor assistance**
- **Ability to print benefit forms**



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ABC-C AUTOMATED

IVRS - Telephone

- Can connect with a counselor if needed
- Available to those without computer access
- Requires use of SSN and PIN only
- Can process benefit transactions without counselor assistance
- Can receive faxed back copies of documents (e.g. FEHB enrollment form, Info Sheets, etc.)
- Counselors are available 12 hours a day
- Automated systems available 24 hours a day



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COUNSELOR ASSISTED CALLS

1 JANUARY - 31 DECEMBER 2006

86,549 Total Calls

Average Answer Time: 24 Seconds

Average Call Length: 8 Minutes 40 Seconds

**Average Wrap-Up Time: 2 Minutes 29
Seconds**

ABC-C Benefit Counselors

are available from 6:00 a.m. to 6:00 p.m.

Central Time, Monday - Friday

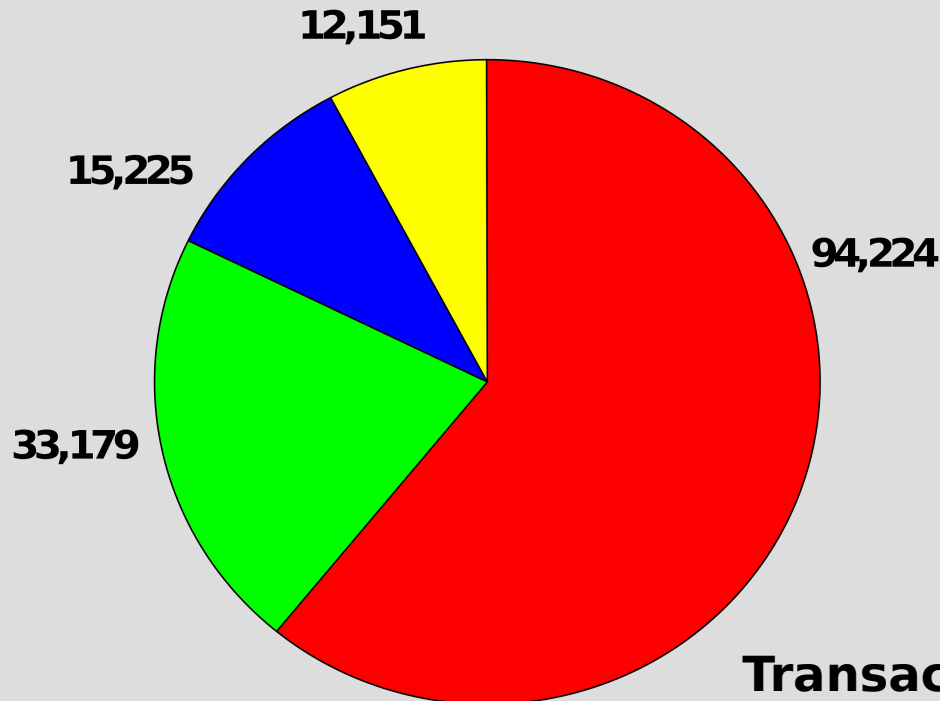
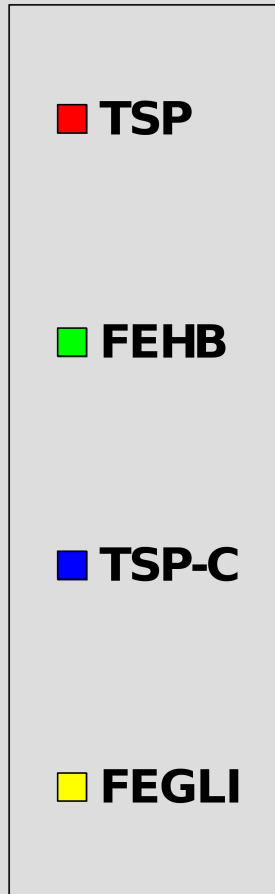
**Peak Call Times are between 8:00 a.m. and
2:00 p.m.**

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BENEFITS TRANSACTION SUMMARY

1 JANUARY - 31 DECEMBER 2006



Transaction Source:

EBIS (Web) - 137,588

IVRS (Phone) - 5,455

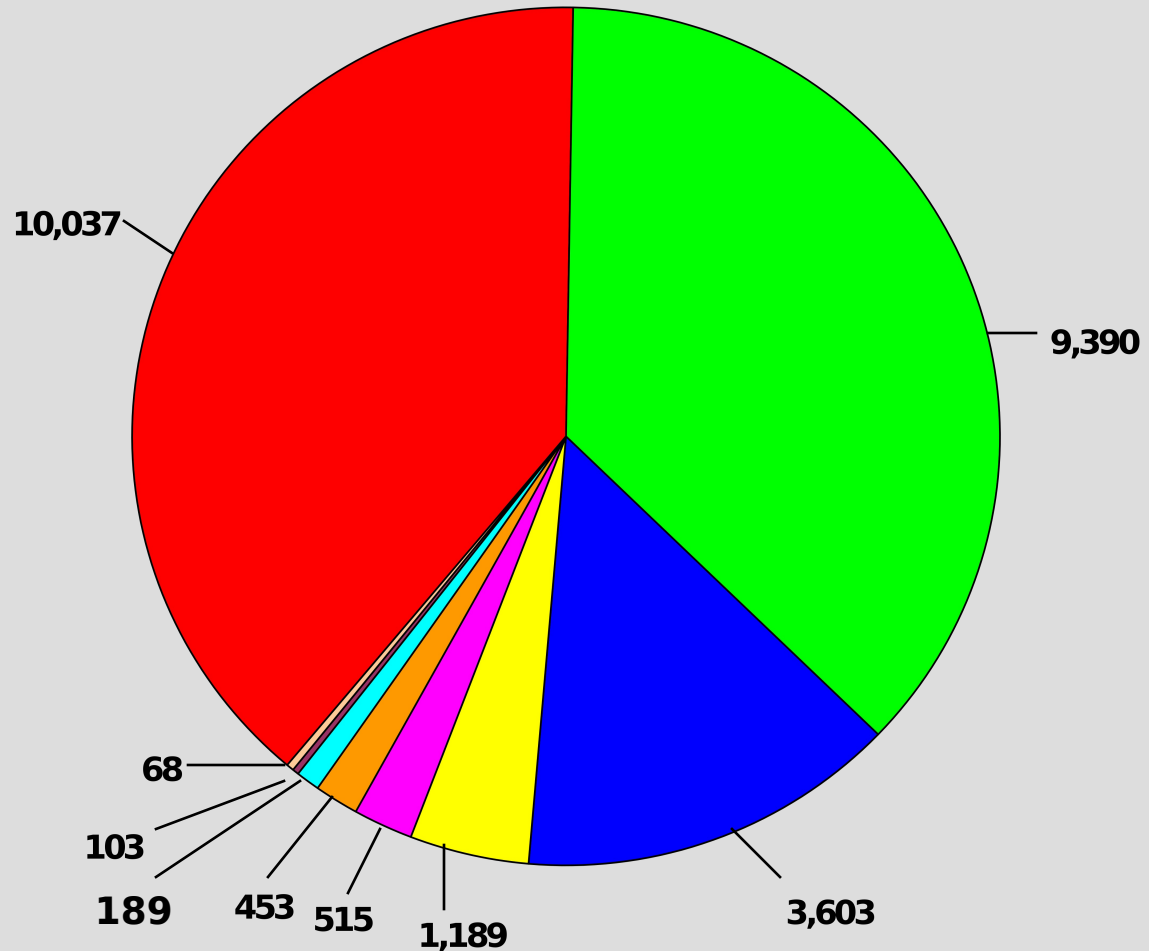
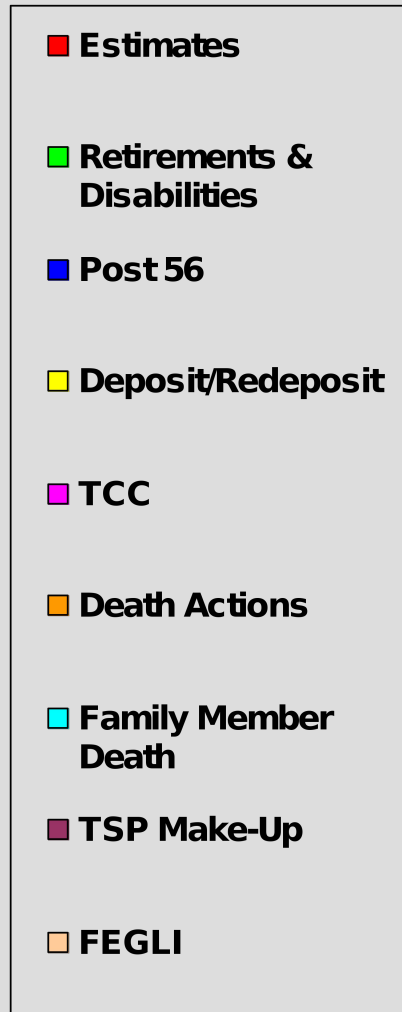
**Counselor Assisted -
11,736**

Civilian Soldiers Total Transactions =

Supporting Armies 154,779

PRODUCTION SUMMARY

1 JANUARY - 31 DECEMBER 2006

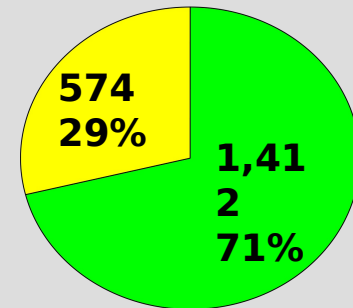
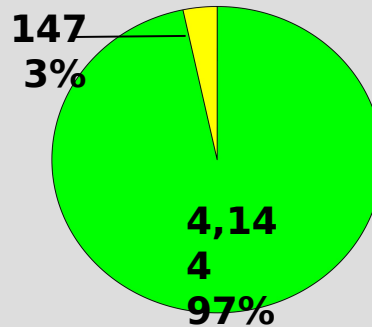
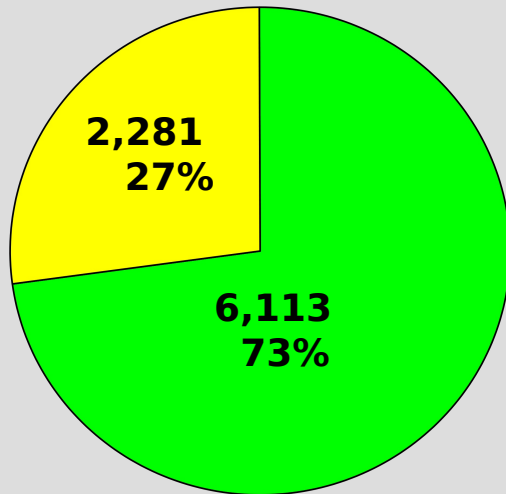


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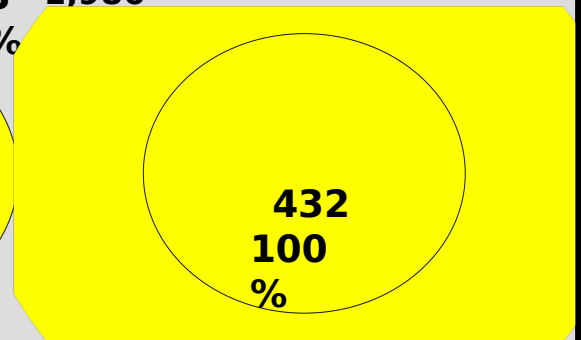
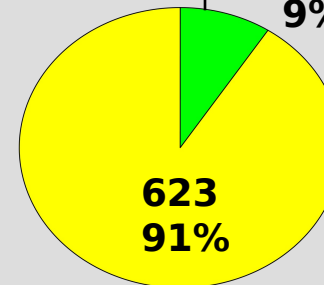
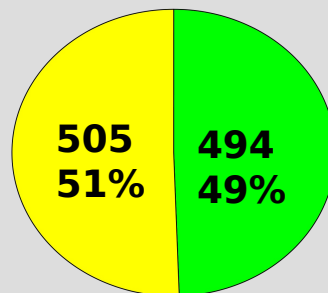
RETIREMENTS SENT TO PAYROLL

1 JANUARY - 31 DECEMBER 2006



Rcvd More Than 60 Days: 4,291

Rcvd 31-60 Days: 1,986



Rcvd 16-30 Days:
999

Rcvd 1-15 Days: 686

Rcvd On/After DOR:
432

Total: 8,394
■ Met
■ Did Not Meet

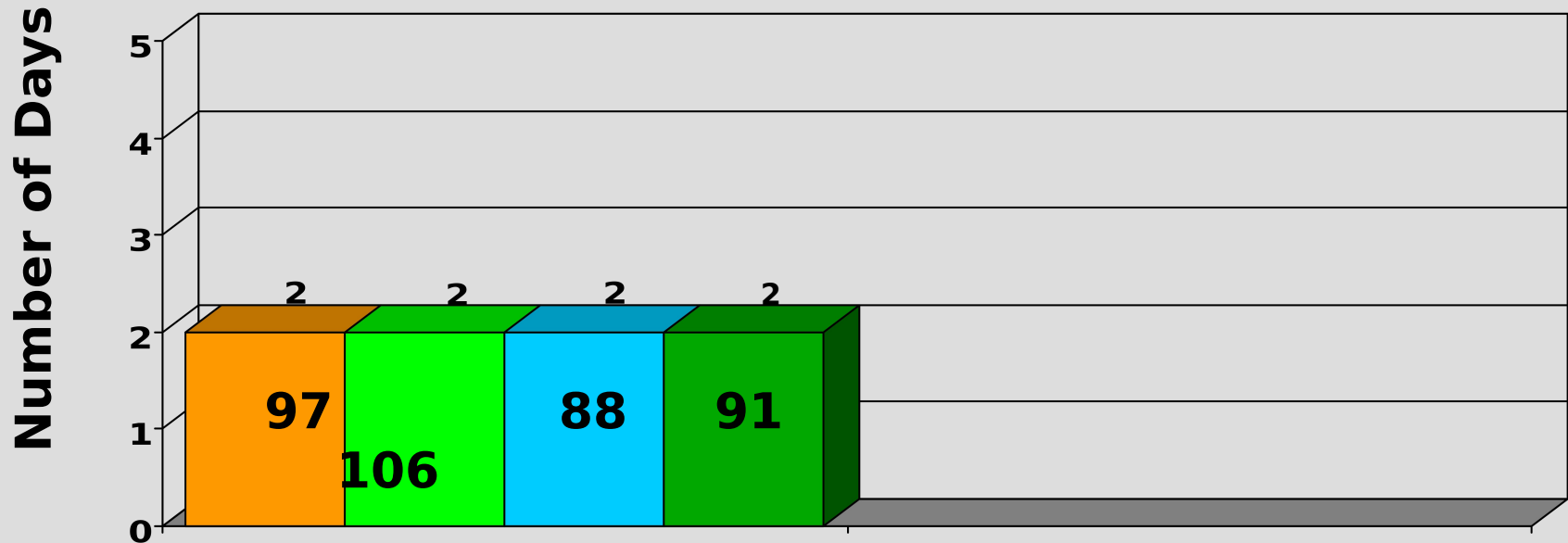
Goal: Complete retirement package NLT 5 working days prior to DOR.

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DEATH CLAIM PROCESSING TIME

1 JANUARY - 31 DECEMBER 2006



January - March

April - June

July - September

October - December

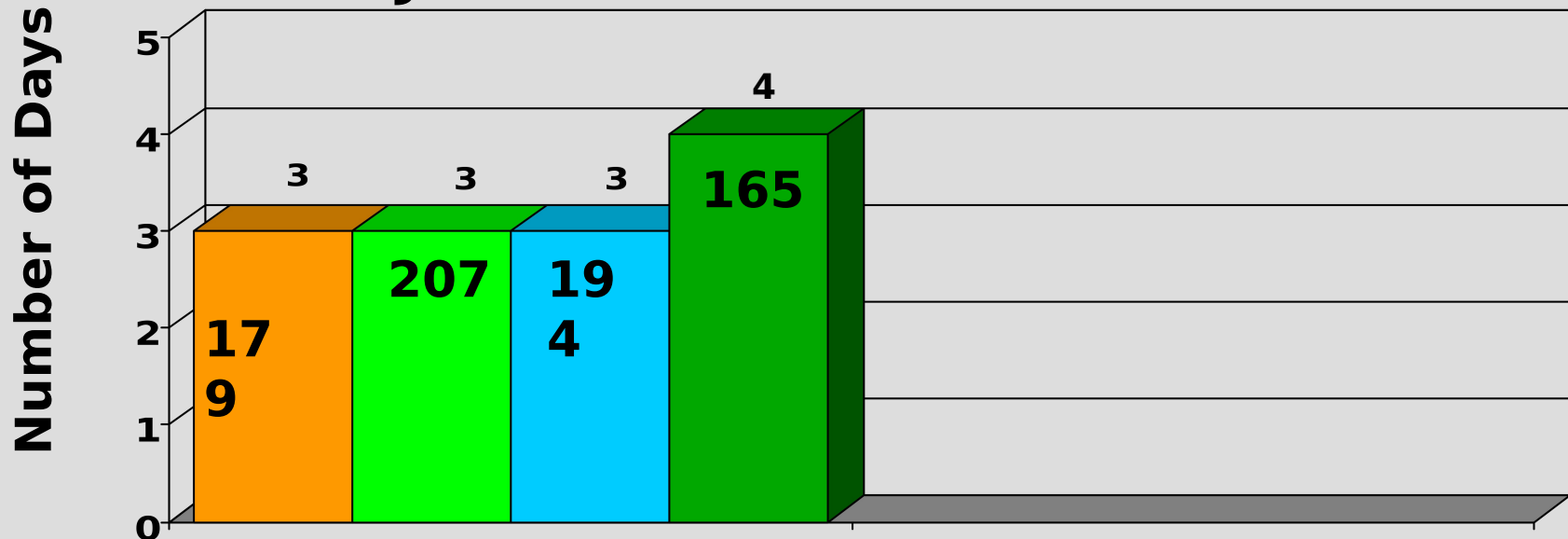
Goal: Complete NLT 5 working days after survivor signs and dates death benefits claims.

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DISABILITY CLAIM PROCESSING TIME

1 JANUARY - DECEMBER 2006



January - March

April - June

July - September

October - December

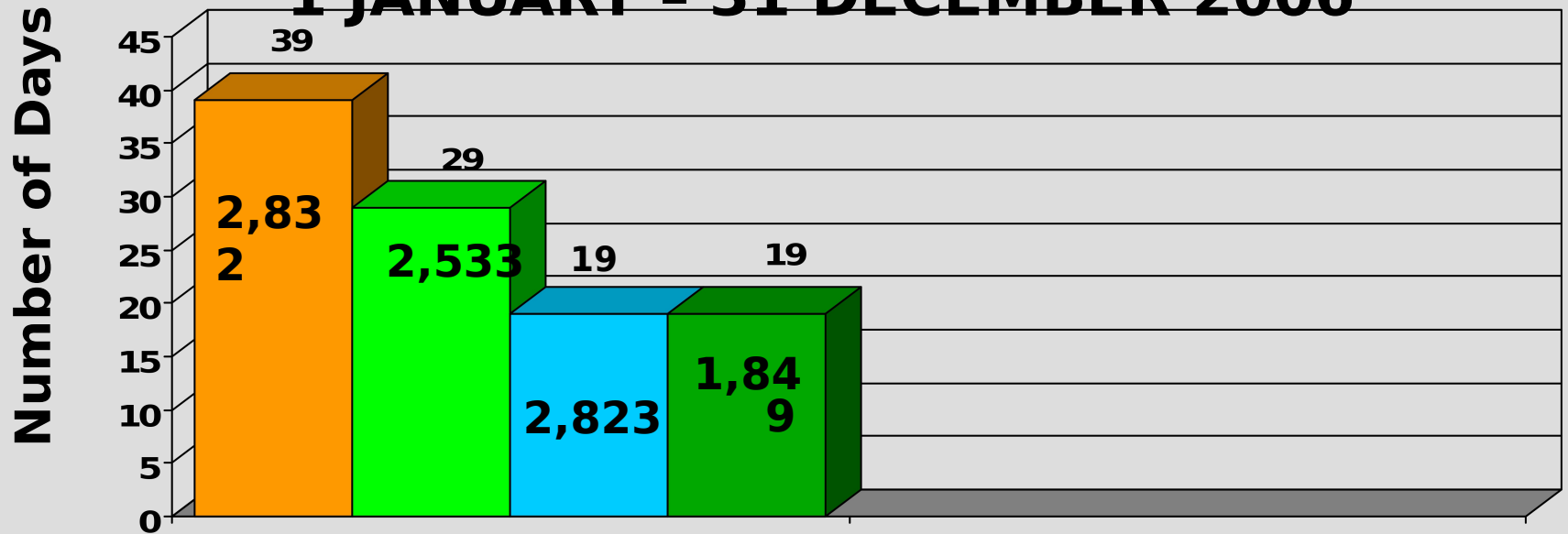
Goal: Complete NLT 5 working days following receipt of all documentation.

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RETIREMENT ESTIMATE PROCESSING TIME

1 JANUARY - 31 DECEMBER 2006



January - March

April - June

July - September

October - December

Goal: Complete 14 days following receipt of estimate request.

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CONTINUING CHALLENGES

- **Last Minute VERA/VSIP approvals**
- **Late submission of retirement packages**
 - **Direct correlation between packages submitted less than 30 days of DOR and inability to meet timeliness goals**
- **Federal Erroneous Retirement Coverage Corrections Act (FERCCA)**
- **Aging Workforce**



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SUCCESS STORIES

- **Customer Wait Time to Speak with a Counselor**
- **Site Assistance Visits**
- **Partnership with DFAS**
- **Video Tele-Training (VTTs)**
- **Employee Retirement Guide**
- **New Employee Flyer**
- **Access for Separated Employees**
- **Reduction in scripts before accessing a counselor**
- **Interactive Customer Evaluation (ICE) feedback**



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ON THE HORIZON

- **Electronic Estimates**
- **Access for Non Appropriated Fund (NAF) employees**
- **Web Cam Training**
 - **New Employee**
 - **How to Fill out Retirement Forms**
- **FEHB Centralized Enrollment Reconciliation Clearinghouse (CLER)**



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ANY QUESTIONS?



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FERS RETIREMENT OVERVIEW



ARMY

BENEFIT

S

CENTER —

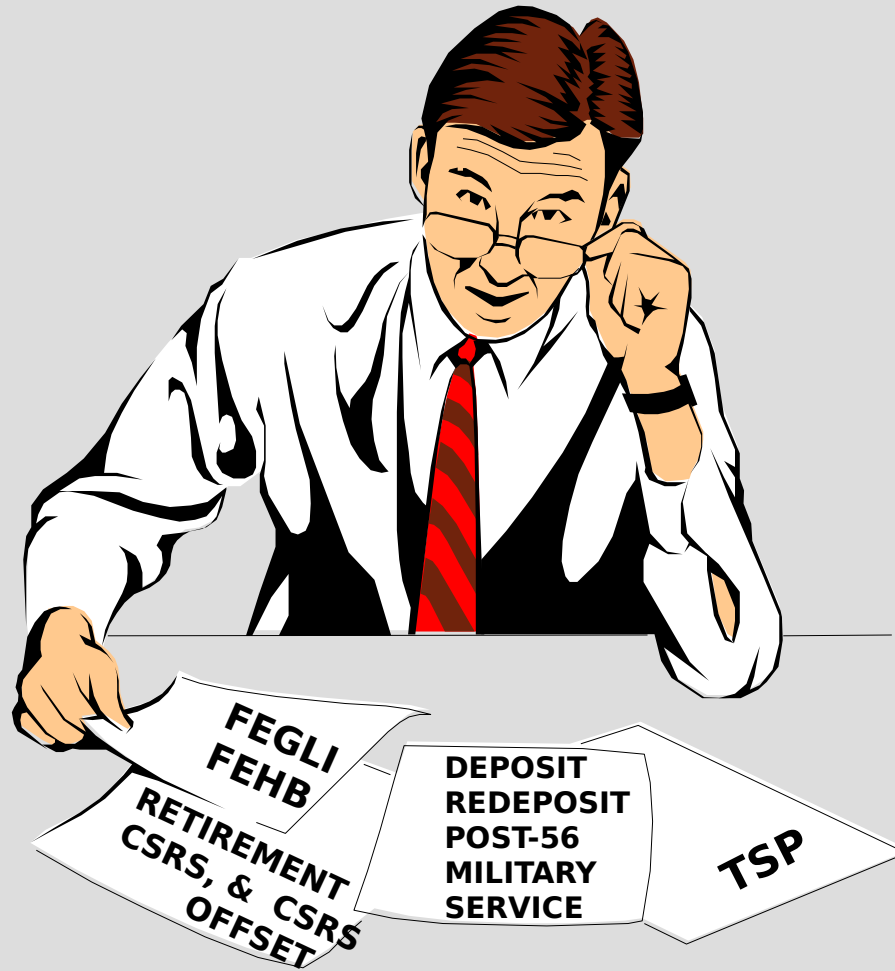
CIVILIA

N

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RETIREMENT DECISIONS



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CIVILIAN SERVICE DEPOSIT/REFUND

FERS



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WHAT IS DEPOSIT SERVICE?

- **Any period of potentially creditable service during which retirement deductions were not taken**
- **Generally, non-career time such as temporary or indefinite service**
- **Also known as non-deduction service**



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DEPOSIT SERVICE

However, it can also be service that was not considered Federal employment at the time it was performed, but for which a subsequent change in law now allows credit for retirement annuity computation

PURPOSES Amount of Deposit:

***1.3% of earnings + Interest**

***Interest will vary depending
upon the date service was
performed**

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DEPOSIT SERVICE

Non-Deduction Service prior to 01-01-1989

**Deposit
Made**

**Deposit Not
Made**

**Credit for
eligibility (RSCD)
and Annuity
Computation**

**No credit for
eligibility (RSCD)
and Annuity
Computation**

**Amount of Deposit: 1.3% of basic pay earned
+ interest FERS with CSRS component, CSRS
rules apply FERS with no CSRS
component, FERS rules apply**

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DEPOSIT SERVICE

**Non-Deduction Service on or after
01-01-89**

**DEPOSIT NOT
ALLOWED**

**No credit for Eligibility or Annuity
Computation**

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REFUNDED SERVICE

**DEFINED AS: FERS Service for which
retirement contributions were refunded
to you!**



NO FERS REDEPOSIT ALLOWED!

Note:

- FERS with CSRS component, CSRS rules apply
- FERS with no CSRS component, FERS rules apply

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MILITARY DEPOSIT

FERS



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PRE 01-01-57

MILITARY SERVICE

**No deposit required for creditable
military service performed prior to
01-01-57**



It's Free!!

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CREDIT FOR POST-56 MILITARY SERVICE

**IN RECEIPT OF MILITARY
RETIRED PAY**



**Based on Non -
Combat Disability
or Service**



**No Credit unless
Military Retired
Pay is waived**



**Based on Combat
Disability or Chap
67, Title 10
(Reserves)**



**Must Pay to receive
credit for Eligibility
(RSCD) & Annuity
Computation**

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POST-56 MILITARY SERVICE

**Military Service
on/after 01-01-57**



**Must Pay to receive
credit for Eligibility
(RSCD) & Annuity
Computation**

Amount of Deposit:

**- 3% of basic pay earned +
interest - Interest
will vary by date service was performed**

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RETIREMENT REQUIREMENTS



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GENERAL ELIGIBILITY REQUIREMENTS

- **Have at least 5 years of civilian service with the Federal government**
- **Meet minimum retirement age (MRA)**
- **Must separate from a position subject to FERS coverage**



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OPTIONAL RETIREMENT

- **Minimum Retirement Age (MRA) with 30 years service**
- **60 years of age with 20 years service**
- **62 years of age with 5 years service**
- **MRA with at least 10 years but not more than 30 years service:**
 - **5% reduction for each year under age 62**
 - **NOT entitled to an annuity supplement**
- ✓ **Best day to retire: Last day of the month!**

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MINIMUM RETIREMENT AGE

**IF YEAR OF
BIRTH IS...**

**THE MINIMUM
RETIREMENT AGE IS...**

BEFORE 1948

55

1948

55 & 2 MONTHS

1949

55 & 4 MONTHS

1950

55 & 6 MONTHS

1951

55 & 8 MONTHS

1952

55 & 10 MONTHS

1953-1964

56

1965

56 & 2 MONTHS

1966

56 & 4 MONTHS

1967

56 & 6 MONTHS

1968

56 & 8 MONTHS

1969

56 & 10 MONTHS

1970 & AFTER

57

**NOTE: SINCE EMPLOYEES BORN IN 1948 DO NOT REACH AGE 55
UNTIL 2003, THE MRA UNTIL THAT DATE IS 55**

VOLUNTARY EARLY RETIREMENT AUTHORITY (VERA)

- **Age 50 with at least 20 or more years of service***
- **Any age with at least 25 years of service***
- **No age reduction under FERS for early retirement**
 - **Unless employee has a CSRS component, CSRS portion of annuity will be reduced 2% each full year under age 55**
- **You will receive an Annuity Supplement if:**
 - **You retire at or after your MRA**
 - **If not, you will receive it once you reach your MRA**

*** Must include 5 years of creditable civilian service**

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MINIMUM RETIREMENT AGE (MRA + 10)

POSTPONING RETIREMENT BENEFITS

- **Separating employees can reduce or eliminate the 5% age reduction by postponing the commencing date of their MRA + 10 annuities**
- **FEHB and FEGLI coverage may be reinstated prospectively if at time of separation the employee was eligible to continue coverage into retirement**
- **Sick leave is creditable in the computation of the CSRS annuity component for postponed MRA + 10**

DEFERRED RETIREMENT

- If you leave Federal service before meeting age and service requirements to retire:
 - You may receive a deferred annuity at age 62 with at least 5 years of creditable service or at the minimum retirement age (MRA) with at least 10 years of creditable service (5% age reduction) IF:
 - You are not eligible for an immediate annuity within 1 month of separation; and
 - You meet the minimum 5 years of creditable civilian service requirement at the time of separation; and
 - You do not take a refund of retirement deductions after separating from Federal service
- FEHB and FEGLI **will not** be reinstated at the time your annuity commences. Your application for retirement is sent directly to OPM.

NOTE: FERS Annuity Supplement is **NOT** payable.

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DISCONTINUED SERVICE RETIREMENT (DSR)

- **Must be separated involuntarily *except* for cause on charges of misconduct or delinquency**
- **To qualify, you must receive a specific written notice of a proposed involuntary separation from your Agency**
- **OPM has final approval to determine if separation is involuntary for**



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DISCONTINUED SERVICE RETIREMENT (DSR)

Examples of involuntary separations include:

- **Job abolishment**
- **Reduction in Force (RIF)**
- **Transfer of function outside commuting area**
- **Liquidation of an office or Agency**



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FERS ANNUITY SUPPLEMENT

- An estimated amount of Social Security benefits earned during FERS service
- Benefit paid until age 62 to certain FERS employees who retire before age 62 and are entitled to an immediate annuity
- Eligibility:
 - Has at least 1 calendar year of FERS service AND
 - Retires with an immediate annuity...
 - At or after MRA with 30 years
 - At age 60 with 20 years of service
 - At or after MRA under Early/DSR Retirement provisions
 - Under Special Provisions (i.e., FF, LEO, etc.)
- Individuals NOT eligible for Annuity Supplement:
 - Disability Retiree
 - MRA +10 provision
 - Deferred Annuity
 - Retiring at age 62 or older
 - CSRS Employees
- Duration of Annuity Supplement:
 - Payable through the earlier of the following dates:
 - Last day of the month the retiree becomes age 62 **OR;**
 - Last day of the month before the first month retiree is entitled to Social Security benefits.

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FEDERAL EMPLOYEES RETIREMENT SYSTEM

AGE

TOTAL SERVICE

Date of Retirement

Date of Retirement

- Date of Birth

- Retirement SCD

**Age at Retirement
of Service**

Length

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UNUSED SICK LEAVE

- **For individuals covered by FERS:
No credit for any sick leave**
- **For individuals who have transferred to FERS
with a Civil Service component, the amount
of sick leave credited is the lesser of:
Sick leave balance on date of transfer to
FERS

OR
Sick leave balance on date of retirement**



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RETIREMENT ANNUITY COMPUTATION (FERS)

FORMULA FOR COMPUTING ANNUITY FOR VOLUNTARY RETIREMENT:

- High-3 avg salary X 1.0% X years and months of
- High-3 avg salary X 1.1% X years and months of service if employees are age 62 with 20+ years of service



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REDUCTION

S

- Age Reduction (MRA+10)
- CSRS Component
- Deposit Service
- Election of Survivor Benefits
- Redeposit Service for CSRS component

DEDUCTION

S

- Health Benefits
- Life Insurance
- Federal Income Taxes
- State Tax (If Applicable)



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SURVIVOR ELECTIONS AVAILABLE

Types of Survivor

Elections:



**CURRENT Spouse
Survivor Annuity
---Full (50% of your
annuity)**



**FORMER Spouse
Survivor Annuity
---Full (50% of your
annuity)**



**Combination
Current / Former
Spouse Survivor
Annuity**



**Insurable Interest
Survivor Annuity**



**CURRENT Spouse
Survivor Annuity
--Partial (25% of your
annuity)**



**FORMER Spouse
Survivor Annuity
---Partial (25% of
your annuity)**



**Self Only
annuity (No
survivor
benefit)**

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SURVIVOR BENEFIT COST & REDUCTION

Full/Max (50%) will cost = 10% of Annu

Example:

Basic Annuity = \$12,000

\$12,000 x 10% = - 1,200

yearly cost

Annuity after reduction = \$10,800
yearly

***Survivor will receive 50% of annuity =**

\$5,400

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SURVIVOR BENEFIT COST & REDUCTION

Partial Annuity (25%) will cost = 05% of A

Example:

Basic Annuity = \$12,000

\$12,000 x 05% = 600

yearly cost

**Annuity after reduction = \$11,400
yearly**

***Survivor will receive 25% of annuity =**

\$3,000

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DISABILITY RETIREMENT

- **Disability - Unable to render useful & efficient service because of disease or injury**
- **Must be in a position covered by FERS**
- **Minimum of 18 months creditable civilian service**
- **Disability annuity **IS** subject to Federal tax**

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DISABILITY RETIREMENT

- **Not eligible for FERS Annuity Supplement**
- **Required to apply for Social Security benefits**
- **Submit all forms for regular retirement**

PLUS:

SF 3112A - Applicant's Statement of Disability

SF 3112B - Supervisor's Statement

SF 3112C - Physician's Statement

**SF 3112D - Agency Certification of
Reassignment and Accommodation Efforts**

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DEATH-IN-SERVICE

- If you die while still an active employee, your survivor *MAY* be entitled to death benefits
- In the event of your death, your survivor needs to contact the local Civilian Personnel Advisory Center (CPAC)
- CPAC will contact the ABC-C
- An ABC-C counselor will contact the survivor within 24 hours

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NON-APPROPRIATED FUND (NAF) RETIREMENT PROCESSING

NAF Retirement System - Contact nearest NAF office

FERS Retirement Plan - Contact the ABC-C



**PERSONNEL PROFESSIONALS IN
PARTNERSHIP**

FEHB & RETIREMENT

**Self
Only**



**Self &
Family**

Additional Information:
[**www.opm.gov/insure/health**](http://www.opm.gov/insure/health)

OPM Tel: 1-888-767-6738

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FEHB & RETIREMENT

CONTINUATION INTO RETIREMENT:

- **Retire on an immediate annuity**
- **Be insured on the date of retirement**
- **Covered for the 5 years of service prior to retirement
or since your FIRST opportunity to enroll**
- **Coverage as a family member under FEHB
or CHAMPUS/TRICARE counts towards 5
year requirement, however, (employee must
be enrolled in FEHB prior to retirement)**

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FEHB & RETIREMENT

CONTINUATION INTO RETIREMENT:

- **Requirements for automatic waiver during Agency Buyout Period**
- **Enrolled continuously since December 30, 2003 or the beginning date of an agency's latest statutory buyout authority**
- **Employee(s) must:**
 - **Retire during the agency's statutory buyout period; and**
 - **Receive a buyout under the agency's statutory buyout period; or**
 - **Take Early Optional Retirement as a result of above; or**
- **Take a Discontinued Service Retirement (DSR) based on an involuntary separation due to RIF, directed reassignment, reclassification to a lower grade, or abolishment of position**

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FEHB & RETIREMENT

- **Cost of FEHB is the same for retirees and active employees except that premiums are paid on a monthly basis vs. bi-weekly**
- **Same Open Season and qualifying life event opportunities as active employees**
- **Same FEHB plans available to retirees as active employees**
- **Once you cancel FEHB coverage in retirement, you can never re-enroll**
- **At age 65, you must enroll in Medicare and it becomes your primary and your FEHB plan becomes your secondary provider**

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FEHB & RETIREMENT

- **Retirees can suspend FEHB for TRICARE or Medicare and return to FEHB coverage during Open Season or immediately upon involuntarily losing non-FEHB coverage**
- **Retirees do NOT participate in Premium Conversion**
- **Your spouse is eligible to continue FEHB coverage after your death only if you have Self and Family coverage and you elect to provide a survivor benefit at retirement**

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FEGLI & RETIREMENT



**Additional
Information:**
[www.opm.gov/insure/
life](http://www.opm.gov/insure/life) OPM Tel: 1-888-
767-6738

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FEGLI & RETIREMENT

CONTINUATION INTO RETIREMENT:

- **Retire on an immediate annuity**
- **Insured on date of retirement**
- **Insured for the 5 years of service prior to retirement OR since your FIRST opportunity to enroll**
- **Election Form: SF2818 - Continuation of Life Insurance Coverage**



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FEGLI & RETIREMENT

BASIC LIFE OPTIONS:

Basic Insurance Amount (BIA) is based on your final annual salary rounded up, plus \$2,000. Ex: \$36,400 = \$37,000 + \$2,000 = Amt of Basic Ins \$39,000

Options age 65

Before age 65

After

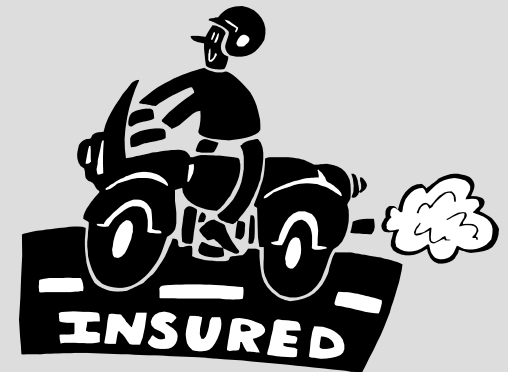
- | | | |
|--|--|---|
| <p><u>1.</u> 75% reduction</p> | <p>BIA x .3250 (per \$1,000)
ex: \$12.68 per month</p> | <p><i>Coverage reduces 2% per month for 37.5 mths until it reaches a final value of \$9,750</i></p> |
| <p><u>2.</u> 50% reduction
(per \$1,000)
ex: \$23.40 per month</p> | <p>BIA x .9250 (per \$1,000)</p> | <p><i>Coverage reduces 1% per month for 30 mths until it reaches a final value of \$19,500</i></p> |
| <p><u>3.</u> NO reduction
(per \$1,000)
ex: \$71.37 per month</p> | <p>BIA x 2.1550 (per \$1,000)
Civilian Soldiers \$84.05 per month
Supporting Ameri</p> | <p>BIA x 1.8300</p> |

FEGLI & RETIREMENT

OPTION A - STANDARD COVERAGE:

OPTION A - Standard = \$10,000

<u>Age Group</u>	<u>Monthly Cost</u>
Under 35	\$0.65
35 thru 39	\$0.87
40 thru 44	\$1.30
45 thru 49	\$1.95
50 thru 54	\$3.03
55 thru 59	\$5.85
60 thru 64	\$13.00
65 & above	NO COST



At age 65 coverage reduces by 2% per month for 37.5 months until it reaches \$2,500.

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FEGLI & RETIREMENT

OPTION B - ADDITIONAL COVERAGE (1 - 5 MULTIPLES OF PAY):

OPTION B - Ex: Annual Salary \$36,400 1x Multiple elected =
\$37,000

Age Group	Mthly Cost @ \$1000	Mthly Cost
Under 35	\$0.065	\$2.41
35 thru 39	\$0.087	\$3.22
40 thru 44	\$0.130	\$4.81
45 thru 49	\$0.195	\$7.22
50 thru 54	\$0.303	\$11.21
55 thru 59	\$0.607	\$22.46
60 thru 64	\$1.300	\$48.10
65 thru 69	\$1.50	\$57.72
70 thru 74	\$2600	\$9620
75 thru 79	\$3900	\$144.30
80 & above	\$5200	\$19240

FULL Reduction: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage ends

NO Reduction: Coverage and premium continues

FEGLI & RETIREMENT

OPTION C - FAMILY COVERAGE

(1 - 5 MULTIPLES OF PAY):

OPTION C - Spouse = \$5,000 (1x Multiple) / Each Child = \$2,500 (1x Multiple)

<u>Age Group</u>	<u>Mthly Cost per Multiple</u>	<u>Mthly Cost (1x)</u>
Under 35	\$0.59	\$0.59
35 thru 39	\$0.74	\$0.74
40 thru 44	\$1.00	\$1.00
45 thru 49	\$1.30	\$1.30
50 thru 54	\$1.95	\$1.95
55 thru 59	\$3.14	\$3.14
60 thru 64	\$5.63	\$5.63
65 thru 69	\$6.50	\$6.50
70 thru 74	\$7.37	\$7.37
75 thru 79	\$9.75	\$9.75
80 & above	\$13.00	\$13.00

FULL Reduction: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage will end.

NO Reduction: Coverage and premium will continue.

TSP & RETIREMENT

Thrift Savings Plan

www.tsp.gov

Telephone: 1-877-968-3778

TDD: 1-877-847-4385

Mailing Address:

**Post Office Box 385021
Birmingham, AL 35238**

**Monday through Friday
7:00 a.m. - 9:00 p.m. ET**



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TSP & RETIREMENT

OPTIONS:

- **Automatic cashout (accounts less than \$200)**
- **Leaving money in the TSP**
- **Partial Withdrawal of at least \$1,000 (one time in career)**
- **Full Withdrawal**
 - **Single payment**
 - **Monthly payments**
 - **Life annuity**
- **Mixed Withdrawal**

HOW TO APPLY:

**TSP-70 FORM - Withdrawal
Request**

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TSP CATCH-UP CONTRIBUTIONS

- **Open to TSP participants age 50 or older.**
- **Not eligible for agency automatic 1% matching contribution**
- **Limited to \$5,000 for year 2007**
- **Must make new election each year**

**Elections made via EBIS at
<https://www.abc.army.mil>
IVRS at 1-877-276-9287**

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LONG TERM CARE INSURANCE (LTCI)

**Want to talk with a Certified Long Term
Care Insurance Consultant?**

**Tel: 1-800-LTC-FEDS (1-800-582-
3337)**

TTY: 1-800-843-3557

Mon - Fri 8 a.m. - 8 p.m. EST

Sat 9 a.m. - 5 p.m. EST

Closed Sun and Federal holidays

**<http://www.ltcfeds.com>
Offered by: John Hancock
MetLife**

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FLEXIBLE SPENDING ACCOUNTS (FSA)

**To receive more information regarding FSAs,
please contact a SHPS counselor.**

Email: FSAFEDS@shps.net

**Telephone: 1-877-FSAFEDS (372-3337)
TTY: 1-800-952-0450**

- **Mon-Fri 9AM-9PM Eastern Time**
- **Closed Weekends and Holidays**
- **<http://www.fsafeds.com>**

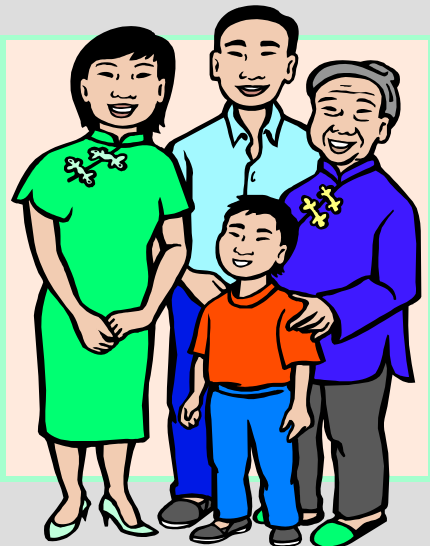
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DESIGNATION OF BENEFICIARY

Beneficiary Forms:

- SF 1152 (Unpaid Comp)
- SF2823 (FEGLI)
- SF 2808 (CSRS)
- TSP 3 (TSP)



Order of Precedence:

- Court Order
- Designation of Beneficiary
- Widow or Widower
- Children (and/or descendants of deceased children)
- Parents
- Executor or Administrator of Estate
- Next of Kin

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ABC-C RETIREMENT PROCEDURES & PROCESS

- **180 days prior to Retirement:**
 - **Contact the ABC-C for retirement estimate & information**
- **120-180 days prior to Retirement:**
 - **Download forms from ABC-C website, or contact ABC-C for forms**
 - **Call ABC-C with questions on retirement estimate**
 - **Call ABC-C for help with the retirement forms**
- **90-120 days prior to Retirement:**
 - **Mail retirement forms to ABC-C**



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ABC-C RETIREMENT PROCEDURES & PROCESS

- **ABC-C receives your retirement package:**
 - **Sends letter acknowledging receipt**
 - **Does quick review of retirement package**
 - **Sends letter requesting missing forms**
 - **Requests OPF**
- **30-60 days prior to retirement:**
 - **Retirement package assigned to counselor**



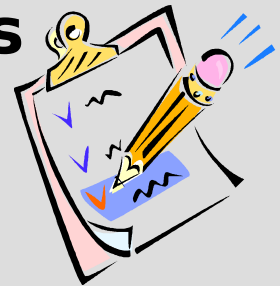
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ABC-C RETIREMENT PROCEDURES & PROCESS

- **ABC-C Retirement Counselor:**
 - Reviews OPF for service history
 - Thoroughly reviews retirement package for missing, incomplete, incorrect forms
 - Contacts you about missing forms
 - Contacts you for final retirement counseling
- **2 - 4 weeks prior to Retirement:**
 - Retirement package processing is completed
 - Retirement package is mailed to payroll



✓ **Good stateside address & contact**

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ABC-C RETIREMENT PROCEDURES & PROCESS

- **2 - 4 weeks after Retirement:**
 - **Final paycheck is received**
 - **Lump sum annual leave is paid**
 - **Lump sum VSIP is paid**
 - **Bi-weekly VSIP payments begin**
- **8 - 10 weeks after Retirement:**
 - **Receive 1st INTERIM payment**
 - **Receive letter from OPM with CSA**



**Office of Personnel
Management Retirement
Operations Center P.O. Box
45
Boyers, PA 16017**
www.opm.gov
email: retire@opm.gov
Tel: 1-888-767-

**Social Security
Administration**
www.ssa.gov
www.medicare.gov
**Tel: 1-800-
772-1213**
IRS Publication 721
www.irs.gov

FOR ADDITIONAL RETIREMENT INFORMATION

CONTACT THE ABC-C

- **Toll Free 1-877-276-9287 (TDD 1-877-276-9833)**
- **Korea: 00798-14-800-4766**
- **Japan: 00531-1-20378**
- **Belgium: 0800-78245**
- **Germany: 0800-1010282**
- **Italy: 0800-780821**
- **Counselors are available from 6 am - 6 pm CT**
- **Website: <https://www.abc.army.mil>**
- **Mailing Address: 301 Marshall Avenue, Ft. Riley, KS 66442-5004**

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ANY QUESTIONS?



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